

BEFORE THE DEPARTMENT OF BANKING AND CONSUMER FINANCE

IN THE MATTER OF:

ORDER NO. 2002-06

**Great Southern Title Company, Inc.
d/b/a Great American Cash Advance
4600 Hardy Street, Suite 5
Hattiesburg, MS 39402**

RESPONDENT

ORDER

THIS CAUSE was scheduled for hearing on December 18, 2002, before the Commissioner of the Mississippi Department of Banking and Consumer Finance ("DBCF"), at the Woolfolk Building in Jackson, Mississippi, upon due and proper notice, according to law.

The Respondent, Great Southern Title Company, Inc., d/b/a Great American Cash Advance, a Mississippi corporation, through its representative, Mr. Bruce Cogle, Regional Manager, of Great Southern Title Company, Inc., d/b/a Great American Cash Advance agreed to waive the right to a hearing and settle this matter for Four Thousand One Hundred Fifty Dollars (\$4,150.00). Mr. Cogle acknowledged the Respondent had received written notice of the violations of the Mississippi Check Casher Act, 75-67-501, *et seq.* with which the Respondent, Great Southern Title Company, Inc., d/b/a Great American Cash Advance, had been charged, said written notice having been provided to them by way of a copy of a Report of Examination dated October 31, 2002, prepared by an examiner of the DBCF.

The Commissioner having fully considered the matter, and being fully informed and advised in the premises, finds that he has jurisdiction over the licensee, Great Southern Title Company, Inc., d/b/a Great American Cash Advance.

IT IS, THEREFORE, ORDERED that the Respondent should be and is hereby assessed a civil monetary penalty of Four Thousand One Hundred Fifty Dollars (\$4,150.00) for the ninety-nine (99) violations of Miss. Code Sections 75-67-515 and 75-67-519 which shall be paid in the following manner. Two Thousand Dollars (\$2,000.00) was paid December 5, 2002, and the balance of Two Thousand One Hundred Fifty Dollars (\$2,150.00) is due by January 10, 2003. In addition, the Respondent has provided proof of refunds to each of the customers noted in Exhibit A in the Report of Examination.

IT IS FURTHER ORDERED that the Commissioner retains jurisdiction over this Respondent and this matter until such time as compliance with the terms of this Order have been fully satisfied and completed.

SO ORDERED, this the ____ day of _____, 2002.

JOHN S. ALLISON, COMMISSIONER
Department of Banking and Consumer Finance